

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Missouri Rating Area

Q4 2019

**CRA Public File – Written Comments  
Q4 2019  
State of Missouri Rating Area**

**Social Media Comment**

**Facebook Public Comment on November 14, 2019**

US Bank just shut down several branches in the Joplin area. I was told it would be better for the customers. Right!

**U.S. Bank Response on November 14, 2019**

Hello, [REDACTED]. We understand that the closure of our branch is a disruption for our customers and our employees, and we are working to make the transition as smooth as possible for all involved. U.S. Bank offers many ways to bank besides branch banking. For example, Deposits can be made outside the branch using the U.S. Bank mobile app. We are happy to show you how it works! If you have questions about your account or this closure, please contact our dedicated call center at [REDACTED].

**Facebook Review on December 23, 2019**

They recently shut down Three banks in the Joplin Missouri Area. Went to The one on 32<sup>nd</sup> St. at least six people in front of me. One was cashing in the change she had saved all year for Christmas. I had 12 to 14 people standing behind me. One lady was handicapped with a cane. I had made a comment before they shut the other banks down. They explained to me how this will benefit the customers. Not the bank executives bonuses! I Had three banks I used previously. I closed one down that had several locations and ATMs. I thought I made the right decision. NOT! So if I'm going to stand in line for that long I might as well go to Walmart where they have ATMs.

**U.S. Bank Response on December 23, 2019**

Thank you for taking the time to share your experience, [REDACTED]. We understand that the closure of our branch is a disruption for our customers and our employees and we are working to make the transition as smooth as possible for all involved. We appreciate the business of our customers and the service of our employees. If you have questions about your account or this closure, please contact our dedicated call center at [REDACTED].